

Definitions

The following definitions apply to the words or terms listed below wherever they appear in this section unless specifically otherwise indicated:

1 Insured property

insured property shall mean

- 1.1 household goods and personal effects (including money and negotiable instruments up to N\$2 500)
- 1.2 business goods and equipment up to N\$50 000 or 10% of the sum insured stated in the schedule whichever is the lesser but excluding
 - 1.2.1 electronic data processing equipment
 - 1.2.2 stock-in-trade and equipment relating to a home industry

and fixtures and fittings (not being landlord's fixtures and fittings) the property of the insured or for which the insured is responsible or property of any member of the insured's family normally residing with the insured in:

- 1.3 the buildings of the insured's private residence and its domestic outbuildings or on the premises (excluding business goods and equipment) situated at the risk address stated in the schedule
- 1.4 any other occupied private residence
- 1.5 any building in which the insured is temporarily residing
- 1.6 any building in which the insured is employed
- 1.7 any furniture storage depot, bank or safe deposit box
- 1.8 any other building used for the purpose while studying at an educational institution and restricted to boarding houses, campus accommodation or any accommodation arranged or supplied by the educational institution.

Defined Events

- 1 Loss or damage by the insured perils described in sub-section A to the insured property
- 2 Loss of rent as provided for in sub-section B
- 3 Legal liability as provided for in sub-section C

Sub-section A – Property

Insured perils

1 Fire

fire including subterranean fire

2 Aircraft

aircraft and other aerial devices or articles dropped therefrom including damage caused by sonic shockwaves.

3 Bursting

bursting, leaking or overflowing of water apparatus, pipes or fixed oil-fired heating apparatus (excluding damage caused thereto).

4 Earthquake

earthquake, seaquake or volcanic eruption (including tidal wave and/or tsunami originating from earthquake, seaquake or volcanic eruption).

5 Explosion

explosion.

6 Impact

impact.

7 Lightning

lightning or thunderbolt including damage caused by power surges arising directly from such lightning strikes.

8 Malicious damage

loss or damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such loss or damage other than loss of or damage to

8.1 movable property which is:

8.1.1 stolen

8.1.2 damaged in an attempt to remove it or part of it from any premises owned or occupied by the insured

8.2 movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any premises owned or occupied by the insured

8.3 immovable property owned or occupied by the insured occasioned by or through or in consequence of:

8.3.1 the removal or partial removal or any attempt thereof of

8.3.2 the demolition or partial demolition or any attempt thereof of

the said immovable property or any part thereof with the intention of stealing any part thereof

Provided that this peril does not cover:

8.1 consequential or indirect loss or damage of any kind or description whatsoever other than loss of rent if specifically insured

8.2 loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation

8.3 loss or damage occasioned by permanent or temporary dispossession resulting from confiscation commandeering or requisition by any lawfully constituted authority

8.4 loss or damage related to or caused by any occurrence referred to in general exception 10.1.1, 10.1.2, 10.1.3, 10.1.4, 10.1.5, 10.1.6 or 10.1.7 of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any way dealing with any such occurrence.

If the company alleges that by reason of provisos 8.1, 8.2, 8.3 or 8.4 loss or damage is not covered, the burden of proving the contrary shall rest on the insured.

If any building containing the insured property becomes unoccupied for 45 consecutive days, the insurance in respect of this extension is suspended as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this extension.

During the period of the initial unoccupancy of 45 consecutive days, the insured shall become a co-insurer with the company and shall bear a portion of any damage equal to 20% of the claim with a maximum of N\$5 000 000 before deduction of any excess.

9 Storm and water

storm, flood, wind, water, hail or snow excluding loss or damage to property:

9.1 in the open unless the property is designed to exist or operate in the open

9.2 that arises from undergoing any process necessarily involving the use or the application of water

9.3 as a result of wear and tear or gradual deterioration.

10 Theft

10.1 theft or attempted theft from:

10.1.1 the private residence excluding theft whilst the building or any part thereof are left vacant or be lent, let or sub-let (provided that for the purpose hereof the accommodation of paying guests, boarders and lodgers not exceeding 3 in number shall not be deemed to be lending, letting or sub-letting of the building) by the insured unless such theft is accompanied by visible, forcible and violent entry or exit

- 10.1.2 any domestic outbuildings not directly communicating with the private residence limited to N\$10 000 or the amount stated in the schedule whichever is the greater unless there is visible, forcible and violent entry or exit
- 10.1.3 any furniture, storage depot, bank or safe deposit box
- 10.1.4 any other occupied private residence
- 10.1.5 any building in which the insured is temporarily residing
- 10.1.6 any building in which the insured is employed
- 10.1.7 any other building used for the purpose while studying at an educational institution and restricted to boarding houses, campus accommodation or any accommodation arranged or supplied by the educational institution provided there is visible, forcible and violent entry or exit.
- 10.2 theft
 - 10.2.1 of laundry, garden and swimming pool furniture, garden maintenance equipment, automatic pool cleaning equipment, pool safety nets and pool coverings of a similar nature from the grounds of the dwelling up to N\$10 000
 - 10.2.2 in transit while being moved during a permanent change in the risk address
 - 10.2.3 while in transit to or from a furniture storage depot or a bank safe deposit
 - 10.2.4 or attempted theft while in transit in the insured's or authorised representative's custody to or from any place of purchase, repair or renovation following an accident to the conveying motor vehicle or theft following forcible and violent entry into the vehicle up to an amount of N\$10 000 any one event.

Specific conditions applicable to sub-section A

1 Average

If the property insured is at the commencement of any damage to such property by any peril insured against collectively of greater value than the sum insured thereon then the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, of this section shall be separately subject to this condition.

2 Compulsory excess

The insured shall be liable for

2.1 Occupied premises

the first N\$1 000 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are occupied and

2.2 Unoccupied premises

the first N\$2 500 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are unoccupied

For the purpose of this condition unoccupied means without people staying in or using the insured property with the insured's permission for at least 30 (thirty) consecutive days.

3 Lightning conductors

It is a condition precedent to liability in terms of this section that all buildings with grass, straw or thatched roofs be supplied with and properly fitted with an SABS-approved lightning conductor or lightning conductor of a similar or superior standard which is installed with the exclusive purpose of conducting lightning away from the said building unless stated otherwise in the schedule.

4 More than 60 days unoccupied

If the private residence is left unoccupied for more than 60 (sixty) days (consecutively or not) during any 12 (twelve) calendar months, the insurance in respect of sub-section A (Property) peril 10 (Theft) will, be suspended unless otherwise agreed by endorsement.

5 Platinum, gold and silver articles, jewellery, furs, photographic equipment and oriental carpets and rugs

The total value of platinum, gold and silver articles, jewellery, furs, photographic equipment and oriental carpets and rugs shall be deemed not to exceed one third of the sum insured in respect of contents stated in the schedule, unless specifically agreed herein.

6 Replacement value

In the event of the property insured under this section being lost, destroyed or damaged, the basis upon which the amount payable under this section is to be calculated shall be the cost of replacing or reinstating property of the same kind or type but not superior to or more extensive than the insured property when new, subject to all the other terms and conditions of the policy except in so far as they may be varied hereby.

7 Security gates and burglar bars

It is a condition precedent to acceptance of liability in terms of sub-section A (Property), paragraphs 10.1.1 and 10.1.2 of peril 10(Theft) that all external doors are fitted with security gates, and the opening portion of any external window must be protected by means of burglar bars unless stated otherwise in the schedule.

If not otherwise agreed by the company and stated in the schedule to each item separately insured under this section access is obtained through an external door or opening window that is not secured, the insured will be responsible for an excess of N\$5 000 of each claim, in addition to any other first amount payable.

Sub-section B – Rent

If the private residence becomes uninhabitable because of loss or damage caused by a peril as defined in sub-section A (Property) the company will, for the period necessary for reinstatement, indemnify the insured for:

- 1 the actual rent for which the insured is liable as occupier of the private residence
 - 2 any reasonable additional costs incurred in providing alternative board and lodging for the insured, his family and domestic staff normally residing with the insured
 - 3 necessary transit and storage expenses in respect of furniture
- up to 25% of the sum insured of the affected insured property.

Sub-section C – Legal liability

- 1 all sums for which the insured is legally liable as a householder occupying the premises or any member of the insured's family normally residing with the insured for compensation in respect of:
 - 1.1 death of or bodily injury to or illness of any person (hereinafter in this sub-section referred to as injury)
 - 1.2 physical loss of or damage to tangible property (hereinafter in this sub-section referred to as damage)occurring during the period of insurance as a result of an accident
- 2 all legal costs and expenses:
 - 2.1 recovered by any claimant against the insured
 - 2.2 incurred with the written consent of the companyin respect of a claim against the insured for compensation to which the indemnity expressed in this sub-section applies

Provided that the amount payable in respect of any one event or series of events with one original cause or source will not exceed N\$5 000 000 inclusive of all compensation and all legal costs and all other costs and expenses.

Specific exceptions applicable to sub-section C

The indemnity provided by this sub-section does not apply to nor include:

1 Business or profession

liability in respect of injury or damage caused by or in connection with or arising from any business or profession of the insured;

2 Contract of service

liability in respect of injury to any person under a contract of service or apprenticeship with the insured if the liability is in respect of death, bodily injury or illness arising out of and in the course of the employment of the person by the insured;

3 Deliberate acts

liability in respect of injury or damage caused by or in connection with or arising from deliberate or malicious acts;

4 Expenses incurred after full payment of claim

costs and expenses incurred subsequent to the date on which the company has paid or offered to pay either the full amount of the claim or the total amount recoverable in respect of any occurrence;

5 Explosives

liability in respect of injury or damage caused by or in connection with or arising from explosives;

6 Fines or penalties

liability for fines or penalties or punitive, exemplary or vindictive damages awarded in any court;

7 Gradually operating cause

claims for compensation and legal costs and expenses in respect of injury attributable to a gradually operating cause which did not occur from a sudden and identifiable accident or occurrence;

8 Liability assumed by agreement

liability assumed by the insured by agreement and which would not have attached in the absence of the agreement;

9 Mechanically propelled vehicles

liability in respect of injury or damage caused by or in connection with or arising from the ownership or possession or use by or on behalf of the insured of lifts or mechanically propelled vehicles or trailers other than pedestrian controlled gardening implements;

10 Member of the same household

liability in respect of injury to any person who is a member of the insured's household or family whether residing with the insured or not;

11 Pollution

11.1 any liability directly or indirectly caused by seepage, pollution or contamination, provided always that this exception shall not apply where such seepage, pollution or contamination is caused by a sudden, unintended and unforeseen occurrence happening during the period of insurance

11.2 the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unforeseen occurrence.

This exception shall not extend this sub-section to cover any liability which would not have been insured under this sub-section in the absence of this exception;

12 Property belonging to the insured

liability in respect of damage to property belonging to or in the charge of or under the control of the insured or of any member of the insured's family or household or of any servant or agent of the insured.

Specific conditions applicable to all sub-sections

1 Builder's risk

The following conditions are applicable whilst the buildings described in the schedule are under construction or subject to additions or alterations and until they are finally completed:

1.1 the following perils under sub-section A (Property) are cancelled:

1.1.1 3 (Bursting)

1.1.2 8 (Malicious damage)

1.1.3 10 (Theft)

1.2 peril 6 (Impact) under sub-section A (Property) is cancelled and replaced by the following:

6 Impact

impact with any of the buildings by any vehicle or animal except vehicles or animals belonging to, in the custody of, and/or under the control of any contractor or sub-contractor or any of their employees whilst engaged with:

- 6.1 the construction of or completion of the insured property
- 6.2 architectural alterations and/or additions to and/or restoration to the insured property or the completion of such alterations, additions or restoration
- 1.3 peril 9 (Storm and water) under sub-section A (Property) is cancelled and replaced by the following:
 - 9 Storm**
 - storm but excluding loss or damage:
 - 9.1 caused by subsidence or landslip
 - 9.2 as a result of wear and tear or gradual deterioration
 - 9.3 to property in the open unless the property is designed to exist or operate in the open
- 1.4 the following extensions are cancelled:
 - 1.4.1 3 (Audio visual equipment extension to sub-section A (Property))
 - 1.4.2 9 (Documents extension to sub-section A (Property))
 - 1.4.3 10 (Domestic refrigerator, deep-freeze, cold store and freezing-room contents extension to sub-section A (Property))
 - 1.4.4 17 (Keys and locks extension to sub-section A (Property))
 - 1.4.5 20 (Medical and veterinary expenses extension to sub-section A (Property))
 - 1.4.6 21 (Mirrors and glass extension to sub-section A (Property))
 - 1.4.7 32 (Tenants liability extension to sub-section C (Legal liability))
- 1.5 Sub-section B (Rent) is cancelled
- 1.6 Sub-section C (Legal liability) is cancelled

2 Claim free groups

In the event of no claim arising under this section during any one (annual) period of insurance (being the period of twelve consecutive months from the inception date or anniversary date) specified below immediately preceding the renewal of the policy, the renewal premium for this section will be based on the relevant claim free groups as follows:

Period of insurance	Claim free group
less than one year.....	0
the preceding year.....	1
the preceding two consecutive years	2
the preceding three consecutive years.....	3
the preceding four consecutive years	4
the preceding five consecutive years.....	5
the preceding six consecutive years	6
the preceding seven consecutive years.....	7
the preceding eight consecutive years	8
the preceding nine or more consecutive years	9

However, should a claim arise during any period of insurance when claim free group 4, 5, 6, 7, 8 or 9 applies, the renewal premium for the subsequent period of insurance will be calculated on claim free group 2, 3, 4, 5, 6 or 7, respectively.

If more than one private residence is described in the schedule, the claim free group will apply as if a separate policy has been issued in respect of each private residence.

The claim free group will not be affected by any claim in respect of the following extensions

- 2.1 2 (Accidental death extension to sub-section A (Property))
- 2.2 8 (Discomfort extension to sub-section A (Property))
- 2.3 20 (Medical and veterinary expenses extension to sub-section A (Property))
- 2.4 33 (Transit extension to sub-section A (Property))

Unless the company consents to a transfer of interest in this policy the claim free group is not transferable.

3 More than one dwelling

If the contents of more than one private residence are insured under separate items, the terms, conditions, limitations and exceptions contained herein shall apply separately to each item as if each had been insured under a separate policy.

Specific exceptions applicable to all sub-sections

This section does not cover

1 Consequential loss

consequential loss or consequential damage of any kind whatsoever except as provided for by sub-section B (Rent);

2 Electronic data processing equipment

any electronic data processing equipment not being used for domestic purposes only

Provided that:

- 2.1 such electronic data processing equipment used for domestic purposes only will be subject to an excess of N\$1 000 for each and every claim
- 2.2 the liability of the company with regard to any crypto or virtual currency machines and equipment will be limited to 5% of the sum insured stated in the schedule or N\$25 000 whichever is the lesser any one occurrence.

3 Property more specifically insured

property more specifically insured or unless specifically mentioned, deeds, bonds, bills of exchange, promissory notes, money, cheques, securities for money, stamps, documents of any kind, manuscripts, medals, coins (other than money and negotiable instruments as per definition 1 (Insured property) up to N\$2 500), motor vehicles and accessories in or upon such vehicles, aerial devices and any part thereof, waterborne vessels and any part thereof (except model aeroplanes and model waterborne vessels), canoes and animals.

Clauses, extensions and limitations

1 Accidental damage extension to sub-section A (Property) (if stated in the schedule to be included)

Sub-section A (Property) is extended to cover accidental damage to the contents other than audio visual equipment (as defined in extension 3 (Audio visual equipment extension to sub-section A), aerials and satellite dishes by accidental external means whilst in the buildings at the premises

Provided that:

- 1.1 the company will not be liable in respect of:
 - 1.1.1 breakage of glass or china including crockery
 - 1.1.2 damage arising from wear and tear, depreciation, mildew, rust, moth, vermin, insects, larvae, any process of cleaning, repairing, restoring or dyeing, gradual deterioration which includes the action of light, atmospheric or climatic conditions
 - 1.1.3 scratching, abrading, denting or chipping
 - 1.1.4 mechanical or electrical breakdown
 - 1.1.5 damage to electronic data-processing equipment
- 1.2 the liability of the company is limited to the amount per item stated in the schedule but shall not exceed N\$10 000 per item any one occurrence
- 1.3 the insured shall be responsible for the first 10% with a minimum of N\$350 in respect of each and every claim
- 1.4 specific condition 1 (Average) shall not apply to this extension.

2 Accidental death extension to sub-section A (Property)

In the event of the death of the insured or a member of his family normally residing with the insured as a direct result of accidental bodily injury to such person sustained whilst in the insured's private residence or its grounds situated at the risk address stated in the schedule, the company will pay:

- 2.1 N\$7 500 for a person 18 years of age and under
- 2.2 N\$10 000 for a person over 18 and under 76 years of age

provided death occurs within 12 months of the injury.

3 Audio visual equipment extension to sub-section A (Property)

Sub-section A (Property) is extended to cover accidental loss or damage to any television set, video recorder, decoder, DVD and Blue-ray players, proximas and multi-media projectors, sound reproduction equipment, excluding computer equipment, satellite dish or aerial whilst in or on the dwelling by accidental means other than mechanical, electronic or electrical breakdown.

4 Clearance costs extension to sub-section A (Property)

The company will indemnify the insured up to N\$10 000 any one claim for costs necessarily incurred in respect of the removal of debris from the premises following loss of or damage hereby insured.

5 Common law liability to domestic workers extension to sub-section C (Liability)

Notwithstanding specific exception 2 (Contract of service) to sub-section C (Liability), sub-section C is extended to cover:

- 5.1 all sums for which the insured is legally liable to pay for compensation in respect of death of, or bodily injury to or illness of any domestic worker arising out of and in the course of the period of such domestic worker's employment with the insured in his/her capacity as a householder at the premises and occurring during the period of insurance as a result of an accident
- 5.2 all legal costs and expenses:
 - 5.2.1 recovered by any claimant against the insured
 - 5.2.2 incurred with the written consent of the companyin respect of a claim against the insured for compensation to which the indemnity expressed in this extension applies

Provided that the amount payable in respect of any one event or series of events with one original cause or source will not exceed N\$5 000 000 inclusive of all compensation and all legal costs and all other costs and expenses.

In addition and in connection with the employment of such domestic workers by the insured, the company will indemnify the insured against costs and expenses not exceeding N\$2 000 incurred by the insured with the consent of the company in the defence of any criminal action brought against the insured arising out of an alleged contravention of the Occupational Health and Safety Act no. 85 of 1993.

6 Damage by wild baboons or wild monkeys or wild animals extension to sub-section A (Property)

Sub-section A (Property) is extended to include loss of or damage to insured property inside the buildings of the private dwelling house(s), private garage(s), domestic outbuilding(s) or domestic apartment(s) situated at the risk address stated in the schedule, caused by wild baboons or wild monkeys or wild animals

Provided that:

- 6.1 wild baboons or wild monkeys or wild animals shall mean those that live freely in the natural surroundings and are not kept as pets or farm animals and does not include rodent, moth and vermin
- 6.2 the company's liability will not exceed N\$10 000 in respect of any one occurrence
- 6.3 the insured will be responsible for the first N\$1 000 in respect of each and every claim.

7 Damage to garden extension to sub-section A (Property)

Sub-section A (Property) is extended to include costs reasonably and necessarily incurred by the insured in his/her capacity as owner of the buildings for the replacement of trees, shrubs, plants, water features and fixed irrigation installations situated at the premises following damage caused by fire, explosion, any emergency services operations, collision by vehicles or aircraft and other aerial devices or articles

dropped therefrom or deliberate or intentional acts, excluding loss or damage caused by or arising from theft or attempted theft

Provided that:

- 7.1 the company's liability will not exceed N\$10 000 in respect of any one occurrence
- 7.2 the insured will be responsible for the first N\$500 in respect of any one occurrence
- 7.3 the liability of the company in respect of any one loss shall not exceed N\$10 000 where this extension is available under any other sections of the policy.

8 Discomfort extension to sub-section A (Property)

In the event of a total loss of the insured property caused by any insured peril for which the company has indemnified the insured, an additional amount of N\$10 000 will be paid to the insured for any discomfort suffered

Provided that the liability of the company is limited to a maximum amount of N\$10 000 as a result of a total loss where both the building and contents has been insured.

9 Documents extension to sub-section A (Property)

Sub-section A (Property) is extended to include loss of or damage caused by an insured peril to documents and manuscripts the property of the insured whilst in the private dwelling described in the schedule up to N\$10 000 any one claim. The company shall only be liable for the value of materials and the cost in labour in reinstating the documents or obtaining duplicates and not for the value of the information contained therein.

10 Domestic refrigerator, deep-freeze, cold store and freezing-room contents extension to sub-section A (Property)

Sub-section A (Property) is extended to include deterioration of the contents only due to change of temperature resulting from accidental failure of electricity (excluding load shedding) as well as accidental or mechanical breakdown of any refrigerator, deep freezer, cold store or freezing-room in the dwelling of the insured

Provided that:

- 10.1 this extension does not include deterioration of the contents resulting from the deliberate cessation of the power supply (gas and paraffin included) by any authority
- 10.2 this extension does not include damage to the refrigerator, deep-freezer, cold store or freezing-room as such
- 10.3 the liability of the company in terms of this extension shall not exceed the amount of N\$7 500 in respect of any one occurrence
- 10.4 the company shall not be liable for the first N\$500 in respect of each and every event.

For the purpose of this extension the content(s) will include medication used for personal use where it is required that these medications or be stored under refrigerated conditions.

11 Domestic telephone instruments extension to sub-section A (Property)

If in the residence any domestic telephone instrument (excluding cellular telephones) is accidentally damaged the company will indemnify the insured up to N\$1 000 per instrument any one claim.

12 Domestic worker's property extension to sub-section A (Property)

Sub-section A (Property) is extended to include loss of or damage to the household goods and personal effects excluding money and negotiable instruments belonging to domestic workers in the full-time service of the insured by any of the insured perils whilst such property is contained in the dwelling

Provided that:

- 12.1 loss or damage by theft is excluded unless such theft is accompanied by forcible and violent entry or exit into or out of the dwelling
- 12.2 the liability of the company shall not exceed N\$10 000.

13 Fire extinguishing charges extension to sub-section A (Property)

Any costs relating to the extinguishing or fighting of fire, shall be deemed to be damage to the insured property and shall be payable in addition to any other payment for which the company may be liable in terms of sub-section A (Property) provided the insured is legally liable for such costs and the insured property was in danger from the fire.

14 Guesthouses (Accommodation and lodging) extension to sub-section A (Property) (if stated in the schedule to be included)

Paragraph 10.1.1 of insured peril 10 (Theft) of sub-section A (Property) is amended to read as follows:

10.1.1 the private residence but excluding theft (or any attempt thereat) whilst the building(s) or any part thereof be lent, let or sublet by the insured unless such theft (or any attempt thereat) is accompanied by breaking into or out of the building(s) by visible, forcible and violent means. For the purpose of this peril 10.1.1, the accommodation of paying guests, visitors, boarders and lodgers who occupy a maximum of 4 rooms, or the amount of rooms stated in the schedule whichever is the greater, in the building(s) shall not be deemed to be lending, letting or sub-letting of the building(s).

Provided that the insured shall be liable for an additional excess of N\$250 in addition to the basic excess (other than that applicable to unoccupied premises) in respect of each and every claim as a result of theft (or any attempt thereat) which is not accompanied by breaking into or out of the building(s) by visible, forcible and violent means.

15 Guests property extension to sub-section A (Property)

If household goods and personal effects excluding money and negotiable instruments not otherwise insured belonging to a guest temporarily residing with the insured are lost or damaged by any of the perils specified in 1 to 9 of sub-section A (Property) or by theft from the private residence the company will indemnify the guest up to N\$10 000 any one claim.

16 Inflation extension to sub-section A (Property)

The sum insured in respect of insured property will be increased automatically each month by a percentage commensurate with price indices.

No premium adjustment will be made until anniversary date when the premium will be calculated on the adjusted sum insured. This does not relieve the insured of his responsibility to ensure that the sums insured represent the full replacement value at all times.

17 Keys and locks extension to sub-section A (Property)

Sub-section A (Property) is extended to cover the cost of replacing locks and keys including the remote and/or alarm controller and, if necessary, the reprogramming of such coded alarm system of the insured property following upon loss of or damage to the lock or key, remote or alarm controller, or upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key, remote and/or alarm controller.

This sub-section also covers the reasonable expenses incurred in any emergency to call in a locksmith as a result of the loss of such key, remote and/or alarm controller

Provided that:

17.1 the liability of the company in respect of any one loss shall not exceed N\$10 000

17.2 the company shall not be liable for the first N\$250 in respect of each and every event.

18 Loss of water by leakage extension to sub-section A (Property)

The company will indemnify the insured for the costs of water lost through leakage from pipes on the insured property where the insured is responsible to pay the charge for such water subject to the following:

18.1 in the event of the quarterly reading of water consumption exceeding the average of the last previous four quarterly readings by 50% or more the company will indemnify the insured for the cost of such additional water consumed up to a limit of N\$7 500

18.2 up to N\$7 500 shall be payable for not more than two separate incidents in any one (annual) period of insurance (being the period of twelve consecutive months from the inception date or anniversary date)

18.3 it shall be a condition precedent to liability under this extension that the insured shall upon discovery of a leak (by physical evidence or on receipt of an abnormally high water account) take immediate steps to repair the pipe(s) affected

18.4 this extension does not cover the cost of remedial action including repairs to the pipe(s) affected

18.5 the company shall not be liable for claims:

18.5.1 as a result of leaking taps, geysers, toilet systems and swimming pools

- 18.5.2 whilst the property is unoccupied for a period in excess of 30 days
- 18.5.3 where the water level of a swimming pool has to be topped up as a result of a leaking inlet or outlet pipe.

19 Mechanical breakdown extension to sub-section A (Property) (if stated in the schedule to be included)

Sub-section A (Property) is extended to cover accidental mechanical or electrical breakdown of any electrical equipment whilst in the buildings on the premises as described in the schedule

Provided that

- 19.1 the company will not be liable in respect of damage arising from wear and tear, depreciation, mildew, rust, moth, vermin, insects, larvae, any process of cleaning, dyeing, repairing or restoring, gradual deterioration which includes the action of light atmospheric or climatic conditions
- 19.2 the company will not be liable in respect of scratching, abrading, denting or chipping
- 19.3 the company will not be liable in respect of damage arising from faulty or defective design materials or workmanship
- 19.4 the company will not be liable in respect of damage arising from inherent vice or latent defect
- 19.5 the company will not be liable in respect of damage arising from lack of maintenance
- 19.6 the company will not be liable in respect of damage to computers, laptops and/or data processing equipment
- 19.7 the company will not be liable in respect of damage to tools of any description including garden equipment and implements and automatic pool cleaning equipment
- 19.8 the company will not be liable in respect of damage arising through any disregard of the manufacturer's instructions relating to the operation of any electrical equipment
- 19.9 the company will not be liable in respect of damage for which provision is made in terms of the guarantee or warranty issued by the manufacturers of any electrical equipment
- 19.10 specific condition 1 (Average) shall not apply to this extension.
- 19.11 the liability of the company in respect of any one occurrence shall not exceed the amount per item as stated in the schedule
- 19.12 the company shall not be liable for the first N\$500 in respect of each and every occurrence.

20 Medical and veterinary expenses extension to sub-section A (Property)

Sub-section A (Property) is extended to cover medical and veterinary expenses incurred as a result of accidental bodily injury sustained by

- 20.1 person other than the insured caused by a domestic animal owned by the insured
 - 20.2 guest or visitor arising from any defect in the dwelling
 - 20.3 domestic staff in the course of their employment by the insured
 - 20.4 domestic animal owned by the insured arising from a road accident
- up to N\$10 000 per person or N\$1 000 per animal any one occurrence.

21 Mirrors and glass extension to sub-section A (Property)

Sub-section A (Property) is extended to cover accidental breakage of mirror glass, plate glass tops of stoves and furniture or fixed glass forming part of any article of furniture (other than radio and television apparatus) whilst in the private residence.

22 Power surge

The insurance under sub-section A (Property) is extended to include loss or damage caused by power surge provided that:

- 22.1 the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed N\$25 000 or in the annual aggregate (being the period of twelve consecutive months from the inception date or anniversary date) a total amount of N\$50 000
- 22.2 for the purposes of this extension cover is only extended to include the property specifically insured under this section

- 22.3 this extension specifically excludes any consequential losses which may arise following an insured loss
- 22.4 the insured shall be responsible for an excess of 10% of claim minimum N\$1 000.
- 22.5 specific condition 1 (Average) to sub-section A (Property) shall not be applicable

23 Refrigerator, deep-freeze, cold store and freezing-room extension to sub-section A (Property) (if stated in the schedule to be included)

Extension 10 (Domestic refrigerator, deep-freeze, cold store and freezing-room contents extension to sub-section A (Property)) is deleted and replaced by the following:

- 10 Sub-section A (Property) is extended to include deterioration of the contents only due to the change in temperature resulting from accidental or mechanical breakdown of any refrigerator, deep-freeze, cold store or freezing-room in the dwellings and also accidental physical damage to the refrigerator, deep-freeze, cold store or freezing-room and the ensuing physical damage to the buildings and landlord's fixtures

Provided that

- 10.1 this extension does not cover loss or damage
- 10.1.1 resulting from the deliberate cessation of the power supply (gas and paraffin included) by any authority
 - 10.1.2 other than deterioration of the contents, resulting from any mechanical breakdown of the said refrigerator, deep-freezer, cold store or freezing-room
- 10.2 the liability of the company in terms of this extension shall not exceed the amount stated in the schedule
- 10.3 the insured shall be responsible for the first N\$500 or the amount stated in the schedule whichever is the greater in respect of each and every claim

For the purpose of this extension the content(s) will include medication used for personal use where it is required that these medications be stored under refrigerated conditions.

24 Riot and strike (excluding loss or damage occurring in the Republics of South Africa and Namibia) extension to sub-sections A (Property) and B (Rent) (if stated in the schedule to be included)

Subject otherwise to the terms, conditions, exclusions, exceptions and warranties contained therein, sub-sections A and B are extended to cover damage directly occasioned by or through or in consequence of:

- 24.1 civil commotion, labour disturbances, riot, strike or lockout
- 24.2 the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in 24.1 above

Provided that this extension does not cover:

- 24.1 loss or damage occurring in the Republics of South Africa and Namibia
- 24.2 consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured
- 24.3 loss or damage resulting from total or partial cessation of work, or the retarding or interruption or cessation of any process or operation
- 24.4 loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority
- 24.5 loss or damage related to or caused by any occurrence referred to in general exception 10.1.2, 10.1.3, 10.1.4, 10.1.5, 10.1.6 or 10.1.7 of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.

If the company alleges that, by reason of proviso 24.1, 24.2, 24.3, 24.4 or 24.5, loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.

25 Security guard extension to sub-section A (Property)

The company will indemnify the insured for costs reasonably and necessarily incurred in employing a security guard following loss or damage caused by a specified peril up to N\$10 000 any one claim.

26 Stock-in-trade and equipment extension to sub-section A (Property) (if stated in the schedule to be included)

Sub-section A (Property) is extended to cover loss of or damage to stock in trade and equipment whilst inside the buildings as described in the schedule caused by an insured peril.

Provided that:

- 26.1 the stock-in-trade must relate to the home industry described in the schedule and which the insured run from the premises stated in the schedule
- 26.2 any participant in the home industry described in the schedule and which the insured run from the said premises must be stated in the schedule.

27 Storage cost for contents after loss extension to sub-section A (Property)

Sub-section A (Property) is extended to cover necessary storage costs incurred by the insured to safeguard the contents after the occurrence of any peril specified in sub-section A (Property)

Provided that the liability of the company in respect of this extension is limited to N\$10 000 in respect of any one occurrence.

28 Subsidence heave and landslip (limited cover) extension to sub-section A (Property)

Sub-section A (Property) is extended to include loss of or damage to the contents of the private residence caused by subsidence or heave of the land supporting the private residence or landslip

Provided that

- 28.1 such loss or damage is not caused by or does not arise from:
 - 28.1.1 excavations other than mining excavations
 - 28.1.2 alterations, additions or repairs to the private residence
 - 28.1.3 the compaction of infill
 - 28.1.4 defective design, materials or workmanship
 - 28.1.5 normal settlement, shrinkage or expansion of the private residence.
- 28.2 the insured will be responsible for the first N\$5 000 of each and every claim.

29 Subsidence heave and landslip extension to sub-section A (Property) (if stated in the schedule to be included)

Sub-section A (Property) is extended to cover damage caused by subsidence heave and landslip.

Provided that:

- 29.1 this extension does not cover:
 - 29.1.1 damage to drains, watercourses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured
 - 29.1.2 damage caused by or attributable to:
 - 29.1.2.1 faulty design or construction of, or the removal or weakening of support to, any building situated at the insured premises
 - 29.1.2.2 workmen engaged in making any structural alterations, additions, or repairs to any building situated at the insured premises
 - 29.1.2.3 excavation on or under land other than excavations in the course of mining operations
 - 29.1.3 consequential loss of any kind whatsoever except loss of rent.
- 29.2 the insured shall be responsible for the first N\$5 000 of each and every claim. This amount is payable in addition to any other excess that may be applicable.

In any action suit or other proceeding where the company alleges that, by reason of the provisions of this extension any damage is not covered by this insurance, the burden of proving the contrary shall be upon the insured.

30 Swimming pool machinery extension to sub-section A (Property)

Sub-section A (Property) is extended to cover sudden accidental loss of or damage to the swimming pool machinery and filtration equipment installed at the private dwelling house stated in the schedule the property of the insured as tenant and/or the insured as owner and occupier if the dwelling is insured elsewhere due to an obligation to a financial institution

Provided that:

- 30.1 the company shall not be liable in respect of:
- 30.1.1 loss or damage directly or indirectly caused by rust, subsidence, landslip or the collapse of any building
 - 30.1.2 misapplication of tools or equipment, experiments, wilful overloading or the introduction of abnormal conditions
 - 30.1.3 damage arising out of hydraulic testing or which is discovered during routine examination
 - 30.1.4 damage as a result of faults or defects which were known to the insured or his responsible employees at the time of the acceptance of this insurance and not revealed to the company
 - 30.1.5 repair or replacement:
 - 30.1.5.1 due to wearing away or wasting of the material of the plant, slowly developing deformation or distortion or other gradual deterioration of any part of the plant, failure of connections or joints, faulty design, workmanship or material
 - 30.1.5.2 of fuses or electrical contacts at which sparking or arcing occurs, heating elements, collecting brushes, trailing wires, valves, dies, springs, clutch plates, piston rings, gaskets, seals, exchangeable or expendable parts such as bits, drills, cutters, knives, blades, chains, belts, jointing or packing materials or fittings such as fusible plugs, shear pins, safety links and parts not made of metal (except insulation of electrical conductors) transformer oil or switch oil or refrigerant
 - 30.1.6 consequential loss or damage of any nature
 - 30.1.7 any claim provided for in terms of the guarantee or warranty issued by the manufacturer of the swimming pool machinery or provided for in terms of a service contract in respect of such swimming pool machinery
 - 30.1.8 the first N\$500 whichever is the greater of each and every claim.
- 30.2 the liability of the company is limited to the sum of N\$3 000 in respect of any one occurrence.

31 Temporary increase of sum insured extension to sub-section A (Property)

The sum(s) insured in respect of sub-section A (Property) as stated in the schedule are increased by 10% from 15 December to 31 January annually.

32 Tenants liability extension to sub-section C (Legal liability)

The company will pay all sums for which the insured is legally liable as tenant and occupier of any private residence for compensation in respect of:

- 32.1 physical loss of or damage to the buildings of the private residence (but only whilst the private residence is furnished and occupied) directly caused by any insured peril
- 32.2 physical breakage (but only whilst the private residence is furnished and occupied by the insured in his capacity as tenant) of:
 - 32.2.1 fixed glass in windows and mirrors against walls, doors, fan lights, roof windows, solar heating systems, greenhouses, conservatories and verandas, stove glass tops, fixed wash basins, baths, pedestals, sinks, lavatory pans, splash-backs and cisterns (but excluding chipping, scratching and other disfiguration) forming part of the private residence
 - 32.2.2 physical damage to underground pipes and cables extending from the buildings of the private residence to the public mains or to underground fuel oil pipes

occurring during the period of insurance as a result of an accident.

Provided that the amount payable in respect of any one event or series of events with one original cause or source will not exceed N\$5 000 000 inclusive of all compensation and all legal costs and all other costs and expenses.

33 Transit extension to sub-section A (Property)

The company will indemnify the insured up to N\$10 000 for damage to household goods in the insured's or his/her authorised representative's custody whilst in transit to or from any place of purchase, repair or renovation provided the damage is caused by fire, collision or overturning of the conveying motor vehicle including theft following the stated occurrences excluding theft cover as described under peril 10.2.4 of sub-section A (Property).

34 Unoccupied in excess of 60 (sixty) days extension to sub-section A (Property) (if stated in the schedule to be included)

The insured dwelling described herein may be left unoccupied for the period stated in the schedule during any 12 calendar months, without the cover in respect of peril 10 (Theft) of sub-section A (Property) being suspended as provided for in specific condition 4 (More than 60 days unoccupied) of this section.

